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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/843,147	04/27/2001	Boo-Chan Jang	2729-115	7300
7590	10/06/2004		EXAMINER	
Benjamin J. Hauptman LOWE HAUPTMAN GILMAN & BERNER, LLP Suite 310 1700 Diagonal Road Alexandria, VA 22314			POINVIL, FRANTZY	
			ART UNIT	PAPER NUMBER
			3628	
			DATE MAILED: 10/06/2004	

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/843,147	JANG, BOO-CHAN
	Examiner Frantzy Poinvil	Art Unit 3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 27 April 2001.
 2a) This action is FINAL. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-21 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1-21 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-10 and 15-18 are rejected under 35 U.S.C. 102(e) as being anticipated by Slater (US Patent No. 6,615,190).

As per claims 1-10 and 15-18, Slater discloses all the claimed features particularly a network based electronic commerce server comprising:

An employee database containing information about employees of a predetermined company (column 7, lines 5-8 and column 2, lines 10-27);

A product database containing information about a plurality of products (column 7, lines 5-56);

A control module for receiving cyber money provided by the company to an employee, the cyber money to be used by the employee listed in the employee data base to purchase a product listed in the product data base online (column 2, lines 10-38 and columns 5 and 6).

The cyber money is transferred from a server of the company and stored in a virtual account of the employee provided at a virtual account data base of a server for the settlement of the product price, and

Wherein the control module connects to the settlement server to receive the cyber money required to purchase settlement for the product by transferring the cyber money required to purchase the product from the employee's virtual account to a virtual account for the electronic commerce server, provided at the virtual account database. Applicant is directed to column 3, line 16 to column 5, line 65.

Slater discloses the control module connects to the settlement server to transfer a predetermined amount of cyber money from the electronic commerce server's virtual account to a virtual account of the company provided at the virtual account data base of the settlement server, and then connects to the company server to request payment of cash corresponding to the transferred cyber money. Applicant is directed to column 4, line 12 to column 5, line 65.

Slater also discloses the control module receives the cyber money transferred from an employee's network connecting means. Note column 4, lines 12-38.

Slater further discloses the cyber money includes benefit allowance and wages of the employee and transferring such to the employees virtual account. Note column 3, lines 4-16 of Slater.

Slater further teaches obtaining the cyber money balance information, deposit account information, the permissibility of credit card settlement information and the available amount for settlement information. Note columns 4-6 of Slater.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 11-14 are rejected under 35 U.S.C. 103(a) as being unpatentable over Slater (US Patent No. 6,615,190) as applied to claims 1-10 above in view of Risafi et al (US Patent No. 6,473,500).

As per claims 11-14 the teachings of Slater are discussed above. Slater does not explicitly detail features of an employee benefit and wages account being transferred to an account to be used by the employee. Payroll data and allowances and wages being transferred to an employee account to be used by the employee is taught by Risafi et al. Applicant is directed to column 8, lines 35-52, column 18, lines 4-43 and column 19, lines 47-65 of Risafi et al. It would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the teachings Risafi et al into the teachings of Slater in order to allow an employee to transfer earned wages and other benefits into their employee's card thereby having more funds into a single card for performing financial transactions.

3. Claims 15-21 are rejected under 35 U.S.C. 103(a) as being unpatentable over Slater (US Patent No. 6,615,190) and Risafi et al (US Patent No. 6,473,500).

As per claims 15-21, Slater discloses a system and method for transferring funds to an employees account for purchasing goods/services. See the above noted teachings of Slater as discussed above. Slater does not explicitly detail features of an employee benefit and wages

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account being transferred to an account to be used by the employee. Payroll data and allowances and wages being transferred to an employee account to be used by the employee is taught by Risafi et al. Applicant is directed to column 8, lines 35-52, column 18, lines 4-43 and column 19, lines 47-65 of Risafi et al. It would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the teachings Risafi et al into the teachings of Slater in order to allow an employee to transfer earned wages and other benefits into their employee's card thereby having more funds into a single card for performing financial transactions.

Conclusion

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Frantzy Poinvil whose telephone number is (703) 305-9779. The examiner can normally be reached on Monday-Thursday.

The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

FP
September 28, 2004


FRANTZY POINVIL
PRIMARY EXAMINER
